UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Anthony Drozdowski and

Deborah Drozdowski,

Debtors. : Bankruptcy No. 18-12660-MDC

ORDER

AND NOW, this 19th day of March 2020, it is hereby **ORDERED** that if Anthony Drozdowski and Deborah Drozdowski (the "Debtors") and Quicken Loans Inc. ("Mortgagee") elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtor(s) and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.

Magdeline D. Coleman

CHIEF U.S. BANKRUPTCY JUDGE

Magdelin D. Colem

Michael P. Kelly, Esquire Cowan & Kelly 202 Penns Square Langhorne, PA 19047

William C. Miller, Esquire Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105 United States Trustee Custom House 200 Chestnut Street, Suite 502 Philadelphia, PA 19106-29127